



**2011-2012**

***Dora Maxwell Social***

***Responsibility Community Service Award***

***and the***

***Louise Herring Philosophy-in-Action***

***Member Service Award***

***Program Packet***

## The following changes have been made to these programs:

A \$1 Billion asset category has been added to both the Dora Maxwell and the Louise Herring programs.

CUNA has modified the Dora program name to the **Dora Maxwell Social Responsibility Community Service Award** to recognize model credit union efforts to strengthen local institutions and materially improve the lives of nonmembers through community outreach programs other than personal finance education. (Note that lobbying on behalf of school personal finance curriculum requirements now falls under this program, while *teaching* personal finance in schools remains with Desjardins.)

CUNA has also modified the Louise program name to the **Louise Herring Philosophy-in-Action Member Service Award** to recognize model credit union efforts to materially improve members' lives through programs other than personal finance education. (Note that operating a student-run in-school branch now falls under this program, while *teaching* personal finance in schools remains with Desjardins.)

See the "Award Differentiation Chart" for examples of activities eligible for each award program.

## CUNA Award Differentiation Chart

<b>Dora Maxwell Social Responsibility Community Service Award</b>	<b>Louise Herring Philosophy-in-Action Member Service Award</b>
<p>Recognizes model credit union efforts to strengthen local institutions and materially improve the lives of nonmembers through community outreach programs (other than personal finance education). Examples:</p> <ul style="list-style-type: none"><li>• Internship program</li><li>• Charity fund raising</li><li>• Support for public events</li><li>• Donation to social service programs</li><li>• VITA or EITC assistance</li><li>• Lobbying or advocacy on behalf of K-12 financial education</li><li>• Support for teacher training</li></ul>	<p>Recognizes model credit union efforts to materially improve members' lives through programs (other than personal finance education). Examples:</p> <ul style="list-style-type: none"><li>• Special loan modification program</li><li>• Wealth-building or debt-reduction incentive program</li><li>• Outreach to underserved population</li><li>• Student-run in-school or campus branch</li><li>• Credit union difference campaign</li><li>• Predatory lending alternative</li><li>• Support for member ESL instruction</li></ul>

## Commonly Asked Questions About the National Recognition Awards

**Q:** Who was Dora Maxwell?

**A:** Dora Maxwell was an early credit union pioneer. One of the original signers of CUNA's constitution at Estes Park, Colorado, she worked as an organizer for the movement's trade association (then called the Credit Union National Extension Bureau) and held numerous volunteer positions at the local and national level. In addition to organizing hundreds of credit unions, she developed volunteer organizer clubs and worked with organizations on behalf of the poor.

**Q:** Who was Louise Herring and why is the award named for her?

**A:** Louise Herring was an active supporter, organizer and champion of credit unions. She was the Ohio delegate to the 1934 national credit union conference in Estes Park, Colorado, where she signed the original constitution for a national credit union association. Louise Herring believed that credit unions should work in a practical manner to better people's lives. She saw the credit union as more than just a financial institution. In her own words, "The purpose of the credit union is to reform the financial system, so that everyone can have his place in the sun."

**Q:** What time period do the award entries cover?

**A:** Associations determine any qualifying time frames. In general, entries should cover the previous year's activities, but there are no exact deadlines prescribed. A good rule of thumb is that entries submitted by the September 2, 2011, deadline should cover activities taking place between May2010 and May2011.

**Q:** What's the difference between the Louise Herring Award and the Dora Maxwell Award?

**A:** The Dora Maxwell Social Responsibility Community Service Award is given to a credit union or chapter/multiple credit union group for its **social responsibility projects within the community**. The award is given for external activities. The Louise Herring Philosophy-in-Action Member Service Award is given to a credit union for its practical application of credit union philosophy **within the actual operation of the credit union**. It is awarded for internal programs and services that benefit membership.

**Q:** Can a credit union enter both competitions?

**A:** Yes. Just be sure to clearly define which program the credit union is entering and how the activities submitted meet the program guidelines.

**Q:** Can a credit union enter the same entry in both competitions?

**A:** No. Because each program has different objectives and requirements, entries should be tailored to match the defined goals of the particular competition.

**Q:** How do the Dora and Louise programs differ from the Desjardins program?

**A:** Training teachers or lobbying on behalf of state personal finance curriculum requirements are considered community service activities and would be eligible for the Dora Maxwell award. Operating an in-school branch is considered a member service activity and would be eligible for the Louise Herring award. All

activities to teach personal finance to people of any age are consider financial education and would be eligible for the Desjardins award. (If you're confused, call 800-356-9655, ext. 4088.)

**Q:** Can a credit union submit the same entry to more than one Association for state-level judging?

**A:** No. A credit union's entry may only be submitted to one Association, even if the credit union pays dues in more than one state.

**Q:** Can a credit union submit more than one entry in either competition?

**A:** A credit union should submit only one entry per competition. Each entry can list the number of projects conducted in the timeframe established by the Association, but the credit union **must select one** project that best exemplifies the criteria for each award. The questions on the entry form must be completed detailing the one project that was selected.

**Q:** Why must a credit union supply financial information with its entry in the Louise Herring Philosophy-in-Action Member Service Award?

**A:** A credit union must be in solid financial condition in order to provide the highest level of service to its members. Sound financial management ensures a credit union's ability to continue to provide that service, as well. Therefore, the entry **must** include current and previous year's (2 years total) balance sheets and income statements and/or NCUA's Financial Performance Report (FPR). Entries received without the financial information will be disqualified.

## **Secrets of a Winning Dora Maxwell Social Responsibility Community Service Award or Louise Herring Philosophy-in-Action Member Service Award Program Entry**

And now, a word from the Judges . . .

Did you ever wonder what the members of the CUNA's Awards Committee are looking for when they select the winners in the national recognition programs? Here's the scoop:

- **Review the program entry form** carefully and answer all of the questions relative to the **one** unique project you selected in the original format provided. The **scoring is based on these elements**, so the more information you provide in direct response to the questions, the higher your score. Please answer all the questions on the form and in order.
- **Read the rules**, and make sure you're entering the appropriate competition. Remember: Dora Maxwell entries should focus on community involvement, charity work, or social responsibility programs external to the credit union. Louise Herring entries should be based on your credit union's internal programs that benefit its members, and provide examples of how you put philosophy into action for your members. (**Note:** Teaching personal finance is the sole focus of the Desjardins adult and youth financial education awards.)
- **Make your entry easy to read** and easy to follow. Include the name of your credit union on the front cover of the binder. Use a table of contents. Avoid handwritten entries, and **use standard fonts**: no italic style or small print. Print items you want read on **white paper** and refrain from printing on hard-to-read colors, such as magenta, purple, or neon orange. Misspellings leave a bad impression, too.
- **Clearly identify** who is involved in your project. Who did the work? Who were the beneficiaries? How many people were reached? While giving donations is admirable, the judges also look for strong volunteer involvement from staff within the credit union at all employment levels.
- **Bigger isn't always better**. Keep your entry to a manageable size. Keep it fresh: include current activities only, not programs or events from several years ago. Put all materials in an album, 3-ring binder or spiral-bound book.
- **Include samples or descriptions** of the promotional materials **related to** the entry. Share pictures from the event or the preparation. Include flyers or newsletters that show how you communicated or got the word out about your project or initiative. Please avoid electronic media.

Of course, only a limited number of entries can win at the state and national levels. By heeding this advice, you can improve your chances of receiving recognition for your good works.

## **Entry Fees**

The fee for each entry submitted for judging is \$50 made payable to CUNA, Inc. and should be included with your entry sent to the Credit Union Association of Rhode Island by August 19, 2011.

The entry fee will be returned to credit unions that do not advance to the national competition.

# The Dora Maxwell Social Responsibility Community Service Program

## Purpose

To promote social responsibility among credit unions by formally recognizing their community service achievements.

## Procedure

Prior to judging, ensure you verify the credit union's asset size. Each Association will select winners from each of the following categories:

- Less than \$5 million in assets
- \$5 - \$20 million in assets
- \$20 - \$50 million in assets
- \$50 - \$100 million in assets
- \$100 - \$200 million in assets
- \$200 - \$500 million in assets
- \$500 million - \$1 billion
- \$1 billion+
- Credit union chapter/multiple credit union group

**Only the first place winner in each category will advance to the national competition. If more than one has been chosen, please send just one for judging at the national level. If more than one entry per asset size category is submitted for national judging, the entries will be sent back to the Association to determine one winner.**

Plaques for state-level winners are available at cost to Associations. Credit Union National Association (CUNA) will provide the national award plaques.

Enclosed is an entry form to reproduce and distribute to credit unions along with information about the program. The program entry form included in the packet **must be completed** and submitted with the entry. (Entries received at the national level without completed entry form will be returned.) We also strongly recommend that the credit union completes and follows the checklist that is provided.

Associations determine any qualifying time frames.

Chapter/multiple credit unions groups' entries should describe a project or activity that was conducted as a chapter/multiple credit union group, not credit unions' individual contributions or projects.

Submit only one entry form, even if there were multiple projects. If a credit union conducted multiple projects, they must pick their most successful and/or unique project and complete the entry form based on that one project. Providing promotional materials for that one project is essential but additional materials for other projects can be included in the entry.

## Eligible Activities

Credit unions could receive an award for involvement in almost any kind of activity that helps other people or strengthens the structure of a community. This might include raising funds for charity, educational activities, or community involvement projects, such as a volunteer fair, building low-income housing, or loaning employees a few hours a week to work in hospitals,

retirement homes, schools, etc. In the resource section of this packet, a summary of 2010-2011 national winners, which provides additional ideas, is included.

### **The Selection Process**

Credit unions will submit their project binder, album or spiral bound book, along with a completed, typed entry form (**required**). Support materials for the project should be included in the binder, album or book. Please no electronic media. We also strongly recommend that the credit union completes and follows the checklist that is provided.

Each Association will appoint a selection committee. Some Associations have judged each other's state entries. Associations should judge the entries using the same guidelines. In addition to using the enclosed standardized score sheet, the judges should also take into consideration the following:

1. What were the goals of the project and how did they show social concern for the community?
2. How did the project help support the needs of the community?
3. Were the project's target audience(s) defined, including who was involved and who benefited?
4. What strategies were used to reach the project's goal?
5. How were the project's promotional materials targeted to the intended audience(s) and how did they communicate the project's goals?
6. How is this project unique? How does it demonstrate extraordinary effort and devotion of time and organization by the credit union?
7. Were the measurable or defined results of the project achieved?
8. Did the project demonstrate credit union values of mutual self-help, cooperation, economic empowerment and volunteerism?

### **Submitting Winning Entries**

Associations then select winners in each category and prepare to forward their **first-place selections**. First, the Association Submission Sheet is completed and sent along with the winning entries to CUNA at the address indicated on the sheet. Next an Entry Fee Payment Form is completed and sent along with a share draft to CUNA at the address indicated on the form. (Reminder: Only one first-place winner per asset category can advance to the national competition. If multiple first-place awards are given at the state level, a tiebreaker must be conducted. If more than one entry per asset size category is submitted for national judging, the entries will be sent back to the Association to determine one winner.)

In the national competition, CUNA's appointed Awards Committee judges the entries.

## 2011 Entry Form for the Dora Maxwell Social Responsibility Community Service Award

*The Dora Maxwell Social Responsibility Community Service Award recognizes a credit union or chapter/multiple credit union group for its social responsibility work and charitable projects that support its community. This award is not for projects that are directed at and/or benefit a credit union's membership but rather focus on work in the community.*

- Please include significant promotional materials, descriptions and photos of project/event with your entry form.
- Submit materials in a three-ring binder, album, or spiral-bound book.
- Follow the format of the entry form. Type your responses on the form provided.
- Please no electronic media.

Contact Person \_\_\_\_\_

Title \_\_\_\_\_ E-mail address \_\_\_\_\_

Credit Union Name \_\_\_\_\_

Street Address \_\_\_\_\_ P.O. Box \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone Number \_\_\_\_\_ Fax Number \_\_\_\_\_

**Asset size:** \_\_\_ Less than \$5 million \_\_\_ \$5 - \$20 million \_\_\_ \$20 - \$50 million

million \_\_\_ \$50 - \$100 million \_\_\_ \$100 - \$200 million \_\_\_ \$200 - \$500

\_\_\_ \$500 million - \$1 billion \_\_\_ \$1 billion+

\_\_\_ Chapter/Multiple Credit Union Group

Credit union's field of membership: \_\_\_\_\_

Number of credit union branches: \_\_\_\_\_

Number of credit union members: \_\_\_\_\_

Number of credit union employees: \_\_\_\_\_

Number of credit union employees responsible for implementing the project: \_\_\_\_\_

### Answer the following questions (use additional paper if necessary):

a. If your credit union was involved in multiple projects, **please list them here**. If not, proceed to the next question.

b. Describe the **one** project that was the most successful and/or the most unique -- the **one** that best exemplifies the Dora Maxwell Social Responsibility Community Service Award. (The ensuing questions must be answered based on this **one** project.)

1. What were the goals of your project and how did they show social concern for the community? (Include measurable goals such as dollars budgeted, number of people impacted, etc.)
  
2. How did the project support the needs of the community?
  
3. Define the project's target audience(s), including who got involved and who benefited from the project.
  
4. What strategies were used to reach the project's goal?
  
5. How were the project's promotional materials targeted to the intended audience(s) and how did they communicate the project's goals?
  
6. How is this project unique? How does it demonstrate extraordinary effort and devotion of time and organization by the credit union?
  
7. Please describe the measurable or defined results the project achieved.
  
8. How does the project demonstrate credit union values of mutual self-help, cooperation, economic empowerment and volunteerism?

**Include this form with your entry and return to the  
Credit Union Association of Rhode Island by August 19, 2011.**

## **Checklist for Dora Maxwell Social Responsibility Community Service Award Entries**

The following checklist will ensure that Dora Maxwell Social Responsibility Community Service Award entries are complete. Please include the completed checklist with your entry form.

- \_\_\_\_\_ Does the entry include **one** completed, typed entry form listing the credit union's name, address, FOM, number of members, number of employees, number of employees responsible for implementing the project, a contact person, and a description of **one** project (Question b)?
  
- \_\_\_\_\_ Does the entry form state that it is intended for the Dora Maxwell Award program? Does the project fit within the description listed on the top of the entry form?
  
- \_\_\_\_\_ Does the entry form reflect your credit union's current asset size?
  
- \_\_\_\_\_ Are all materials either in a three-ring binder, album or a spiral-bound book?
  
- \_\_\_\_\_ Does the entry describe the measurable goals of the program, including budgets, numbers of people involved, etc.?
  
- \_\_\_\_\_ Does the entry list the groups the program tried to reach and describe outreach strategies?
  
- \_\_\_\_\_ Does the entry show how activities were promoted and include sample articles, ads, flyers, brochures, descriptions and photos?
  
- \_\_\_\_\_ Does the entry include a timetable, budget, and results in the project description? (Be sure and include dollars and numbers.)
  
- \_\_\_\_\_ Is the typed entry form concise and readable? (Remember, more isn't always better!)

**Include this form with your entry and return to the  
Credit Union Association of Rhode Island by August 19, 2011.**

# The Louise Herring Philosophy-in-Action Member Service Award

## Purpose

To promote credit union philosophy by formally recognizing credit unions that demonstrates in an extraordinary way the practical application of that philosophy for their members.

## Procedure

Prior to judging, ensure you verify the credit union's asset size. Each Association will select winners from each of the following categories:

- Less than \$50 million
- \$50 - \$250 million
- \$250 million - \$1 billion
- \$1 billion+
- Credit union chapter/multiple credit union group

**Only the first place winner in each category will advance to the national competition. If more than one has been chosen, please send just one in each category for judging at the national level. If more than one entry per asset size category is submitted for national judging, the entries will be sent back to the Association to determine one winner.**

Plaques for the state-level winners are available at cost to Associations. Credit Union National Association (CUNA) will provide the national award plaques.

Enclosed is an entry form to reproduce and distribute to credit unions along with information about the program. The program entry form included in the packet **must be completed** and submitted with the entry. (Entries received at the national level without completed entry form will be returned.)

Associations determine any qualifying time frames.

## Eligible Activities

Credit unions could receive an award for programs or policies that demonstrate their commitment to the practical application of the "People-Helping-People" philosophy. Some examples of eligible activities are:

Provisions for the small saver or borrower.

Member programs for groups that are often economically challenged.

Internal programs or services that help to differentiate the credit union from other financial services' providers.

Programs that do an extraordinary job of encouraging thrift and provide a source of unbiased money management and consumer information, which would be difficult or impossible to obtain elsewhere.

Evidence of an exceptional degree of service to members.

In the resource section of this packet, a summary of 2010-2011 national winners is included which provides additional ideas.

## The Selection Process

Credit unions will submit to their Association a project binder, album, or spiral bound book, along with a completed, typed entry form **(required)**, and 2 years' (current and previous year-**required**) balance sheets and income statements and/or NCUA's Financial Performance Report (FPR). Support materials for the project should be included in the binder, album, or book. Please no electronic media. We also strongly recommend that the credit union completes and follows the checklist that is provided.

**Before entries are judged, analyze the financial statements to determine whether the credit union is operating in a safe and sound manner. This criterion must be met in order for a credit union's entry to be considered for the award.**

In addition to using the standardized scoring sheet, the following should be taken into consideration:

1. Is the credit union operating in a safe and sound manner?
2. Did the credit union's project help their members and demonstrate the credit union philosophy?
3. How did the implementation steps allow the credit union to achieve its results in putting its philosophy in action?
4. Did the credit union's contribution go beyond what is normally expected of a credit union? Was project different from day-to-day operations?
5. How well did the credit union educate its members about the program/project and demonstrate that it showed true credit union philosophy?
6. Is it a program/project that will serve members on an ongoing, consistent basis?
7. Did the credit union show its commitment to credit union principles of democratic structure, service to members, ongoing financial education, and social goals?
8. Did the credit union list the measurable and defined results achieved?

## Submitting Winning Entries

Associations then select winners in each category and prepare to forward their **first-place selections**. First, an Association Submission Sheet is completed and sent along with the winning entries to CUNA at the address indicated on the sheet. Next an Entry Fee Payment Form is completed and sent along with a share draft to CUNA at the address indicated on the form. (Reminder: Only one first-place winner per asset category can advance to the national competition. If multiple first-place awards are given at the state level, a tiebreaker must be conducted. If more than one entry per asset size category is submitted for national judging, the entries will be sent back to the Association to determine one winner.)

In the national competition, CUNA's Awards Committee judges the entries.

## 2011 Entry Form for the Louise Herring Philosophy-in-Action Member Service Award

*The Louise Herring Philosophy-in-Action Member Service Award is given to a credit union for its practical application of credit union philosophy within the credit union. It is awarded for extraordinary, internal programs that are focused on its membership and create services that benefit its members. This award is not for charitable work that is directed outside or extended beyond a credit union's membership.*

- Please include promotional materials, descriptions and photos of project/event with your entry form. Please no electronic media.
- Current and previous years' income statements and balance sheets and/or NCUA Financial Performance Report **must** be included with the entry materials.
- Submit materials in a three-ring binder, album, or spiral-bound book
- Follow the format of the entry form. Type your responses on the form provided.

Contact Person \_\_\_\_\_

Title \_\_\_\_\_ E-mail address \_\_\_\_\_

Credit Union Name \_\_\_\_\_

Street Address \_\_\_\_\_ P.O. Box \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone Number \_\_\_\_\_ Fax Number \_\_\_\_\_

### Asset size:

\_\_\_\_ Less than \$50 million    \_\_\_\_ \$50 - \$250 million    \_\_\_\_ \$250 million - \$1 billion

\_\_\_\_ \$1 billion+    \_\_\_\_ Credit union chapter/multiple credit union group

Credit union's field of membership: \_\_\_\_\_

Number of credit union branches: \_\_\_\_\_

Number of credit union members: \_\_\_\_\_

Number of credit union employees: \_\_\_\_\_

Number of credit union employees responsible for implementing the project:

\_\_\_\_\_

### Answer the following questions (use additional paper if necessary):

a. If your credit union was involved in multiple projects, **please list them here**. If not, proceed to the next question.

b. Select and describe the **one** project that was the most successful and/or the most unique -- the **one** that best exemplifies the Louise Herring Philosophy-in-Action Member Service Award. (The ensuing questions must be answered based on this **one** project.)

1. How did your project help your members?
  
2. Describe how your credit union implemented the project (i.e., explain the process).
  
3. How does the project differ from day-to-day operations? How could it be used throughout the credit union system?
  
4. Explain how members were educated about the project/process and how it showed true credit union philosophy.
  
5. How is this project going to be used to serve the credit union's members on a consistent basis?
  
6. How does the project show your credit union's commitment to the credit union principles of democratic structure, service to members, on-going financial education, and social goals?
  
7. Please describe the measurable or defined results the project achieved.

**Include this form with your entry and return to the  
Credit Union Association of Rhode Island by August 19, 2011.**

## **Checklist for Louise Herring Philosophy-in-Action Member Service Award Entries**

The following checklist will ensure that Louise Herring Philosophy-in-Action Member Service Award entries are complete. Please include the completed checklist with your entry form.

- \_\_\_\_\_ Does the entry include **one** completed entry form listing the credit union's name, address, FOM, number of members, number of employees, number of employees responsible for implementing the project, a contact person, and a description of **one** project?
  
- \_\_\_\_\_ Does the entry form state that it is intended for the Louise Herring Philosophy-in-Action Member Service Award program? Does the project fit within the description listed on the top of the entry form?
  
- \_\_\_\_\_ Does the entry include current and previous years' (2 years total) balance sheets and income statements and/or NCUA's Financial Performance Report (FPR)?
  
- \_\_\_\_\_ Does the entry form reflect your credit union's current asset size?
  
- \_\_\_\_\_ Does the entry include promotional materials, descriptions and photos of the project and/or event?
  
- \_\_\_\_\_ Are all materials either in a three-ring binder, album, or a spiral-bound book?
  
- \_\_\_\_\_ Does the entry describe the program's goals and the actual results, including budgets, numbers of people involved, etc.?
  
- \_\_\_\_\_ Is the entry form concise and readable? (Remember, more isn't always better!)
  
- \_\_\_\_\_ Does the entry explain how the program demonstrates credit union philosophy in actual operations?
  
- \_\_\_\_\_ Does the entry show how the program went beyond what is normally expected of a credit union?
  
- \_\_\_\_\_ Does the entry demonstrate how members were educated about credit union philosophy?

**Include this form with your entry and return to the  
Credit Union Association of Rhode Island by August 19, 2011.**

## Sample Award Program Activities

**The award programs differ in the following way: The Dora Maxwell Social Responsibility Community Service Award recognizes credit unions for external activities within the community; the Louise Herring Philosophy-in-Action Member Service Award honors credit unions for exemplary internal programs and services.**

The following examples help clarify activities appropriate to each award category.

Sample Dora Maxwell Award activities include, but are not limited to:

- Helping solve core community problems, such as housing, transportation, hunger, or literacy.
- Food, clothing, or school supply drives for the needy.
- Raising money on behalf of charitable organizations, such as the United Way or Credit Unions for Kids®.
- Helping an organization or agency with events or projects, such as coaching a Special Olympics team.
- Tutoring or reading to students at a local school.
- Sponsoring a community volunteer of the year award.

Sample Louise Herring Award activities include, but are not limited to:

- Services for members with unique financial needs, such as savings clubs for children or discounts for senior citizens, or other extraordinary efforts to serve the membership.
- Counseling for members facing financial difficulties.
- Student-run, in-school or campus branch.
- Efforts to educate members on the credit union difference.
- Wealth-building or debt reduction incentive programs.

## **2010 DORA MAXWELL AND LOUISE HERRING AWARD WINNER SUMMARIES**

### **DORA MAXWELL SOCIAL RESPONSIBILITY COMMUNITY SERVICE PROGRAM**

#### **Dora Maxwell (Less than \$5 Million in assets)**

##### **First Place**

##### **LaCrosse Area Postal CU – LaCrosse, WI**

LaCrosse Area Postal CU keeps the “fun” in fund-raising through its sponsorship of its “Bowl for Kids” event, a benefit for the Children's Miracle Network. The credit union offers a day of camaraderie for postal workers from the surrounding communities at the same time collecting funds to benefit families who need assistance with medical costs for their children. Through entry fees, gift baskets, a raffle and a grant, the credit union has raised more than \$8,800 in the past two years.

##### **Second Place**

##### **Hutcheson FCU – Fort Oglethorpe, GA**

When Hutcheson FCU learned elementary schools in Catoosa County were sending small sacks of food home with children each week so that they would have a snack to eat on weekends, the credit union began collecting food and funds for its Project Backpack. The credit union wanted to ensure that the families of these children, who were eligible for free lunches, had food to eat during school breaks. To encourage participation, Hutcheson offered monthly drawings for Visa debit cards. Some winners used their cards to buy more food. At the end of the school year, the credit union had raised \$650 and collected 2,200 containers of food.

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#### **Dora Maxwell (\$5-\$20 Million)**

##### **First Place**

##### **Mission SF FCU – San Francisco, CA**

Mission SF FCU engaged 46 low-income, urban youth in a pilot program called PLAY: Prize-linked Accounts for Youth, in order to empower them to become savers and savvy financial consumers as well as to encourage them to bring those messages home to family and friends. PLAY participants received peer-to-peer financial training, which included sessions on budgeting, saving, goal-setting, financial institutions and financial justice; and used hands-on activities designed to resonate with their life situations. Children's savings accounts earn 3% interest and participants receive peer support to set realistic personal savings goals. Each time a deposit is made, it “buys” a participant a chance to win prizes.

##### **Second Place**

##### **Cooperative FCU – Syracuse, NY**

Cooperative FCU focused on providing financial services to the area's most vulnerable populations, those with low means and limited credit, including opening a student-run branch in a low-income urban district. The credit union reached 890 youth and adults with financial

education and counseling on topics such as credit, budgeting, homeownership, foreclosure prevention and money management. Cooperative offered an alternative to payday lending programs, lending \$164,600 to 63 members and expanded participation in its IDA (Individual Deposit Account) matched savings program.

#### **Honorable Mention**

##### **CALCOE FCU – Yakima, WA**

Holiday Skip-A-Pay programs at credit unions allow members to stretch their holiday budgets. At CALCOE FCU, members opting for Skip-A-Pay also could get into the holiday spirit by donating \$15 or more to Children's Village, a facility serving children with special health care or developmental needs and their families. The Skip-A-Pay promotion raised \$1,911, exceeding CALCOE's \$1,500 goal. The credit union tracked its progress toward the goal with a "donation thermometer" display in its lobby.

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#### **Dora Maxwell (\$20-\$50 Million)**

##### **First Place**

##### **Greater Pittsburgh Police FCU – Pittsburgh, PA**

In honor of three of its members, Greater Pittsburgh Police FCU collected donations from across the country for the Fallen Heroes Fund. Ultimately, some \$1.5 million was raised for the families of the three officers, who were slain while responding to a domestic disturbance. As part of the fund-raising effort, the credit union also sold memorial T-shirts and other items. The credit union's staff and board members, as well as a staff member from another credit union, assisted with the overwhelming volume of contributions.

##### **Second Place**

##### **1<sup>st</sup> Choice CU – Atlanta, GA**

To help community members better weather harsh economic conditions, 1<sup>st</sup> Choice CU launched Credit Unions C.A.N. – Collaborating To Assist Those In Need. The program reached out to a number of targeted groups including teens, first-time home buyers and small business owners to inform, educate and encourage them. The credit union's Community and Teen Financial Literacy Program was presented to a number of groups, and the credit union offers internships to high school and college students. Three hundred consumers participated in monthly First-time Home Buyers workshops and 250 received home buying counseling. The credit union also partnered with the Atlanta Metropolitan Black Chamber of Commerce to provide financial counseling as well as products and services to small business owners and entrepreneurs.

1<sup>st</sup> Choice Credit Union launched Credit Unions C.A.N. – Collaborating To Assist Those In Need to help teens, first-time home buyers and small business owners weather tough financial times.

#### **Honorable Mention**

##### **Community CU – Lewiston, ME**

Community CU celebrated Earth Day by hosting a Community Recycle Event, which provided residents with the opportunity to drop off a wide array of products at no cost, including items that typically incur charges such as tires and televisions. The event was a huge success, with thousands of pounds of items collected for recycling. The credit union worked with a number of

area businesses, environmental groups and community organizations to ensure the collected items would be properly recycled.

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### **Dora Maxwell (\$50-\$100 Million)**

#### **First Place**

##### **Grossmont Schools FCU – El Cajon, CA**

To help mitigate the effects of state budget cuts, layoffs and salary reductions affecting East San Diego County school employees, Grossmont Schools FCU paid the production costs of 14,000 copies of an “Employee Stimulus Book.” The booklets contained discount offers from local merchants and information about Herocare, a national non-profit providing benefits to educators and other essential service professionals. The credit union's zero-percent “furlough loans” and Teacher Classroom Loans as well as other products also were featured.

#### **Second Place**

##### **Latino Community CU – Durham, NC**

Latino Community CU seeks to empower the Latino immigrant population by providing financial education services. Its weekly financial education workshops attracted nearly 1,500 participants, exceeding the credit union's goal of 1,000. Over a ten-year period, more than 11,000 people have attended the workshops. To ensure the curriculum met the needs of the community, the credit union developed bi-lingual materials that featured many graphics and were targeted to those with low literacy levels. The credit union also produced two feature-length films, created as “telenovelas” to convey financial concepts in an entertaining and engaging way.

#### **Honorable Mention**

##### **SPC CU – Hartsville, SC**

Over a four-month period, SPC CU conducted a number of fund-raisers in support of its team's participation in the American Cancer Society's Relay for Life. Through the sale of luminaries, t-shirts, portraits, a plate lunch and candy as well as collecting spare change from members, washing windshields and paying for the privilege of wearing blue jeans, Team SPC raised more than \$16,500 for Relay for Life and also raised \$2,500 to help an employee's mother with cancer. This greatly exceeded SPC's original goal of \$15,000.

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### **Dora Maxwell (\$100-\$200 Million)**

#### **First Place**

##### **Cross Valley FCU – Wilkes-Barre, PA**

Cross Valley FCU is committed to helping children with asthma breathe easier by raising funds for educational programs including “Camp Asthma Cadabra,” a four-day, overnight camp for kids who suffer from asthma, and for asthma research. As the presenting sponsor of a “Blow the Whistle on Asthma Walk,” Cross Valley helped raise some \$62,000 during a difficult economic period, falling only slightly short of an ambitious goal of \$64,000. The credit union has raised more than \$286,000 over the past five years for the American Lung Association of Northeastern Pennsylvania.

**Second Place**  
**Jersey Shore FCU – Northfield, NJ**

Jersey Shore FCU organized a “5K in May Run/Walk For Marianne” in honor of credit union pioneer and pancreatic cancer victim Marianne DiNofrio. The credit union raised \$5,050 in pledges, divided between AtlantiCare Cancer Care Institute and Fox Chase Cancer Center, and \$5,500 in sponsorships, used to help defray the cost of the race. The event gained favorable media coverage, helping to raise awareness of the credit union's efforts in fighting pancreatic cancer.

**Honorable Mention**  
**Canyon State CU – Phoenix, AZ**

With the opening of an office at Metro Tech High School, Canyon State CU launched the first student-run branch in Arizona. The branch provides work-based learning for business students as well as offering financial education for all students. The credit union used the Mad City Money program in 25 classrooms, enabling teens to assume a new identity and to experience budgeting, decision-making and understand the implications of their financial choices. Canyon State also awarded a \$500 scholarship and donated a laptop for an academic achievement drawing.

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**Dora Maxwell (\$200-\$500 Million)**

**First Place**  
**Erie FCU – Erie, PA**

Erie Federal Credit Union made member contributions to the John Kanzius Cancer Research Foundation effortless through its EZ Saver Account. EZ Saver members “round up” a debit card transaction to the next whole dollar amount, with the round-up amount donated to an interest-bearing account. The credit union adds a five percent match each month. Members could donate the match amount to the Foundation and the credit union matched these contributions dollar-for-dollar, resulting in more than \$6,700 in funds to help find a cure for cancer. In addition, the credit union opened some 400 new EZ Saver accounts during the year.

**Second Place**  
**Capital CU – Kimberly, WI**

Capital CU annually contributes funds and volunteer labor for home repairs that enable low-income, disabled and senior homeowners to remain in their homes. As a founding sponsor of Rebuilding Together Fox Valley, the credit union has donated a total of \$54,500 since 2000, and organizes and fields a team of volunteers for an annual Project Day. In 2010, 45 employees and their families volunteered more than 80 hours to repair and landscape a home. Credit union staff also served on the Rebuilding Together board and as house captains who helped with the Project Day planning.

**Honorable Mention**  
**Town & Country CU – Minot, ND**

“Sandbags of Support” was a holiday event providing assistance to the Salvation Army's Personal Care Closet in Fargo, ND. Over a three-day period, the credit union collected sandbags filled with personal care items, undergarments and money, and subsequently

constructed a sandbag dike as a remembrance of the help provided by the Salvation Army during the Red River flood of 2009. The project raised more than 7,000 personal care items along with cash donations for a total estimated value of \$8,331. Radio commercials and point-of-purchase advertising supported the successful campaign.

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### **Dora Maxwell (\$500+ Million)**

#### **First Place**

##### **Directions CU – Sylvania, OH**

Community partner relationships allowed Directions CU to provide financial education to youth and adults throughout the communities it serves. The credit union researched existing materials, then developed its own curriculum and materials to meet the needs of its target audiences. The program was delivered to elementary, middle school and high school students; to adults and senior citizens; and to at-risk groups including residents of two juvenile detention centers; two community centers; a correctional institute; and a ministry program. All told, the program delivered 779 hours of programming to 2,877 participants, and received extensive media coverage highlighting the credit union difference.

#### **Second Place**

##### **Indiana Members CU – Indianapolis, IN**

The target audience of Indiana Members CU's school supply initiative is underprivileged children whose parents are not able to provide them with supplies for the school year. Credit union members contributed a total of \$54,429 to the program, through the purchase of candy at the credit union's 25 branches in Central Indiana. Credit union employees also donated funds to the program. In addition to candy sales, the credit union sponsored a variety of fund-raising events throughout the year to support the program. As a result, Indiana Members provided 62,500 school supply packs and a check for \$12,500 to the Backpack Attack program.

#### **Honorable Mention**

##### **Robins FCU – Warner Robins, GA**

Robins FCU's First Friday event is designed to attract residents to the downtown business district of Macon, Georgia once each month, and share in the amenities the central city offers. The event has turned out between 600 and 1,500 participants to a family-friendly gathering where parents feel comfortable bringing their children. Themes for the monthly event coincide with community topics or seasonal celebrations such as Valentine's Day or Independence Day. The credit union provides a grand prize giveaway for each event, and employee teams canvas the streets during First Friday handing out small items promoting the credit union. As a result, downtown merchants have seen double-to-triple increases in their customary revenue during First Friday nights.

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### **Dora Maxwell (Credit Union Chapter or Multiple Credit Union Group)**

#### **First Place**

##### **Austin Chapter of Credit Unions - Texas**

The Austin Chapter of Credit Unions pledged to raise \$2.5 million over a seven year period to fund an Austin Chapter of Credit Unions Inpatient Wing for the Dell Children's Medical Center of

Central Texas. To raise funds in support of the pledge, the chapter sponsored a variety of events under the umbrella concept of "Credit Unions for Kids." Key events included a Credit Union for Kids Raffle and The Kids Classic Golf Tournament. The chapter's 19 credit unions and more than 700,000 members raised \$363,995 during the year, thereby exceeding its goal of \$300,000 each year during the life of the pledge period.

**Second Place**  
**Central Ohio Chapter of Credit Unions**

Central Ohio Chapter credit unions embarked upon a program challenging one member family from each of ten credit unions to improve their savings and reduce their debt over the period of June-October 2009. Each participating credit union provided a coach to assist the family in adopting responsible ways to improve its financial position through debt reduction and greater savings. Participating families reduced their aggregate debt by \$31,519 and improved their savings by a total of \$36,020. The winning family received a \$10,000 award, while the other participating families received \$500 each for their efforts. The larger community shared the experience through Web sites, interactive blogs, Twitter, and three television segments on local stations.

**Honorable Mention**  
**New Jersey Credit Unions**

Four New Jersey credit unions created a program to host interns with disabilities. With the assistance of the New Jersey League, the National Credit Union Foundation and other organizations, the credit unions secured a grant that pays for training interns and pays them a salary for six weeks on the job. Interns receive a two-week training program on the history and philosophy of credit unions as well as product and service offerings before assuming their job responsibilities. As a result of the program, one of the interns became a permanent employee of the credit union. Another credit union explored special products and services to meet the needs of the disabled community.

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***LOUISE HERRING PHILOSOPHY- IN- ACTION MEMBER SERVICE PROGRAM***

**Louise Herring (Less than \$50 Million in assets)**

**First Place**  
**Superior CU – Collegeville, PA**

Superior Credit Union stepped up to help state employees in a time of need. When a budget crisis threatened to defer state employee salaries, the credit union created a loan program through which each member qualified for a \$500 at 0% interest each week until the budget was settled. Members paid a one-time fee of \$25 or \$50. Those funds were placed in a special share account. Members were also required to enroll in some type of direct deposit or payroll deduction at the credit union. During the budget impasse, which lasted two months, Superior CU enrolled 109 new member accounts, granted 357 loans for a total of \$175,903, and increased its membership rolls by 2.59%. Members were thus able to meet household expenses and pay their bills until the crisis passed.

**Second Place**  
**Community CU – Lewiston, ME**

In order to prepare its young members for a financially successful future, Community CU developed programs designed to encourage savings and instill constructive money management habits through three age-related initiatives: a Monty Moose program for ages 0-9; a Life Saver Program for ages 10-12; and a Teens Love Cash Program for ages 13-17. A variety of events and educational opportunities was offered to appeal to each age group, including a Youth Carnival which served as a kickoff event and culminating in Youth Week workshops available to young people in all three programs. The result: 266 Monty Moose accounts, 165 Life Saver accounts and 303 Teens Love Cash accounts.

#### **Honorable Mention**

##### **Toledo Police FCU – Toledo, OH**

Responding to the layoff of 75 Toledo Police officers and cutbacks in income for the remaining city police force, Toledo Police FCU first conducted meetings with its members to assure them that the credit union stood behind them and would help meet the emergency in any way possible. The credit union participated in "Operation Blue Blanket," sponsored by the Toledo Professional Police Association, and created a new loan program to assist officers faced with financial problems. Toledo Police FCU extended terms and deferred payments on more than \$300,000 in loans to protect the security of members and their families. Payment schedules were adjusted to allow members to budget their unemployment dollars and meet their financial obligations. As a result, the credit union developed stronger relationships with younger officers.

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#### **Louise Herring (\$50 to \$250 Million)**

##### **First Place**

##### **Central Macomb Community CU – Clinton Township, MI**

Through its longstanding relationship with the Moral, Welfare and Recreational Division of the U.S. Army, Central Macomb Community CU provides financial literacy support to the military. The credit union's credit awareness seminar for members of the military is critical to their security clearance. "Credit, Your Security Clearance and You" was created to educate the community and military members on these important topics. Over time the program has evolved into a critical component of assisting military personnel to maintain their security clearances. The session is currently paired with a speaker from the military who offers further information on the impact of credit on security clearance.

##### **Second Place**

##### **Central Maine FCU – Lewiston, ME**

Central Maine's Monty Moose program promotes both financial awareness and social responsibility among the credit union's young members. The program encourages reading, giving to others, personal safety and community involvement. At the 2009 Monty Moose birthday party, representatives from the local humane society were invited to help educate children about the shelter's services. Safety brochures educated both parents and children on important issues, and holiday programs emphasized gift giving to underprivileged children. A total of 532 Monty Moose members have saved \$206,972 in the program, with an average balance of \$389. Participation at special events averaged 15-20% of program enrollment, and children used their Monty Moose dollars to purchase more than 50 books in 2009.

#### **Honorable Mention**

##### **Bronco FCU – Franklin, VA**

A plant closure by Bronco FCU's original sponsor had a major impact on both members and the community of Franklin, Virginia. More than 1,100 employees were laid off and placed in financial jeopardy. In the wake of this crisis, the credit union committed itself to provide educational, emotional and financial support to members and their families. Retirement workshops, debt and real estate presentations, one-on-one counseling with credit union employees and training sessions for employees were just some of the tools provided to meet the challenge. Overall, the credit union sponsored a total of 28 adult and youth financial workshops, conducted 325 coaching sessions, and increased both member and employee satisfaction metrics during a time of stress for the organization and its community.

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### **Louise Herring (More than \$250 Million)**

#### **First Place State Employees CU – Raleigh, NC**

An innovative mortgage assistance project is the keystone of State Employee CU's philosophy-in-action activities. The program is designed to keep members in their homes as delinquency and foreclosure rates skyrocket in the state of North Carolina. The program allows delinquent members to meet with senior credit union officers to develop an individualized financial plan. SECU offers partial payment options, mortgage loan extensions, refinancing, loan modifications and other alternatives. The program helped more than 5,300 families with loan balances totaling nearly \$664 million to remain in their homes and avoid foreclosure. Families also received a financial assessment and budget advice to keep them on the path to financial stability.

#### **Second Place Wright-Patt CU – Fairborn, OH**

Wright-Patt CU's Savings Race program is an initiative to help overcome the taboo of discussing personal finances and to encourage members to develop better savings habits. Working with a team of Wright-Patt coaches, five member families competed in a "Save Better, Borrow Smarter and Learn a Lot" race. The winning family, achieved a combined increase in savings of \$30,000 and reduction in debt of \$15,000. The family received a \$10,000 first prize, while the remaining four contestants received \$2,000 each. The contest was featured on local TV and radio stations, garnering attention throughout the eight-month contest in ongoing segments twice each week.

#### **Honorable Mention TruMark Financial CU – Trevoze, PA**

A TruMark Financial CU branch in an underserved area of Eastern North Philadelphia provides an affordable financial services alternative to a neighborhood in which 44% of residents live below the poverty line. The branch gives families an alternative to check-cashing agencies and predatory lenders. The credit union offers financial literacy workshops; a safe, well-lighted ATM; surcharge free debit cards; and online banking services. After less than a year of operation, growth in deposit and loan balances at the branch was gratifying: deposits climbed to nearly \$3 million while loans outstanding totaled over \$2 million. In short, the branch provides a safe haven for members to conduct all their banking transactions safely and reach their financial goals.

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